

Attorney Docket No. 47004.000049
Application Serial No. 09/630,595

Claim Amendments

26. (currently amended) A method of authorizing transponder-enabled transactions, comprising:

receiving by a transponder server of at least one of an issuing bank, a financial institution or a credit network at least some transponder identification information emitted from a transponder substantially upon presentation of both the transponder and a transaction for payment at a point of sale device, the payment comprising a payment amount, wherein the point of sale device is located at a point of sale location that is associated with a second party;

retrieving at least some financial account information linked to the transponder identification information in an account table, the financial account information comprising at least one of account number information, account type information, account balance information, and account limit information;

determining by an authorization unit authorization for charging at least some of the payment amount to a financial account represented by the financial account information based on the payment amount and at least some of the financial account information, wherein the at least some financial account information is linked to at least some transponder identification information in one or more account tables of a first party;
and

communicating authorization to the point of sale device.

Attorney Docket No. 47004.000049
Application Serial No. 09/630,595

27. (Canceled).
28. (currently amended) The method of claim 26, ~~wherein the first party is an issuer of the financial account~~ further comprising paying the authorized payment amount to a merchant account associated with a merchant and the issuing bank or financial institution.
29. (currently amended) The method of claim 23, wherein the ~~second party~~ merchant account is associated with at least one of a merchant, retailer, or grocer.
30. (currently amended) The method of claim 26, further comprising issuing the transponder ~~by the first party to the~~ holder of the financial account holder.
31. (previously added) The method of claim 26, further comprising receiving transponder identification information from the transponder via a wireless interface.
32. (previously added) The method of claim 31, further comprising receiving transponder identification information via a RF interface or an infrared interface.
33. (currently amended) The method of claim 26, ~~wherein more than one second party is capable of seeking authorization for charging at least part of a payment amount for a transaction from the first party~~ further comprising receiving at least some transponder identification information by the transponder server from multiple point of sale devices.
34. (Canceled).

35. (currently amended) The method of claim 34, wherein the account type comprises a credit card, a debit card, a cash account, a telephone card account, or a special premises account for use by employees of an entity, a stored value account or a rewards account.
36. (previously added) The method of claim 26, wherein the point of sale device comprises a cash register.
37. (previously added) The method of claim 26, wherein the transponder is embedded in a personal article.
38. (previously added) The method of claim 37, wherein the personal article comprises one of a key chain, pager, watch, clothing, key or transaction card.
39. (currently amended) The method of claim 26, wherein the point of sale location ~~comprises~~ device is located at one or more of a restaurant, a grocery or a retail outlet.
40. (currently amended) The method of claim 26, further comprising ~~permitting a transponder holder to register~~ registering the financial account information ~~to be linked to at least some transponder identification information in the account table~~ via a network registration interface.